

Return to:  
Fearnley and Califf, PLLC  
6389 Quail Hollow, Suite 202  
Memphis, Tennessee 38120  
File No: FC030346  
90-767-6200

10/15/08 10:27:08 SS  
BK 595 PG 564 SS  
DESOTO COUNTY, MS nhr  
W.E. DAVIS, CH CLERK

**This Instrument Prepared By:**  
Charles B. Griffith  
Attorney at Law  
106 Mission Court, Suite 1002  
Franklin, Tennessee 37067

**Record and Return To:**  
LandCastle Title  
810 Crescent Centre Drive  
Suite 280  
Franklin, Tennessee 37067  
LCT File No.: MSR-080700316S

State of TEXAS )  
County of COLLIN )

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of ten dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS COWAL, INC. ALTERNATIVE LOAN TRUST 2006-OC11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC11, ("Grantor," hereinafter) does hereby sell, assign, convey, specially warrant, and deliver unto JAMES E. FOWLER AND GLORIA J. FOWLER, ("Grantee," hereinafter), the following described property situated in DESOTO County, Mississippi, and being more particularly described as follows:

**\*husband and wife,**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE  
FOR LEGAL DESCRIPTION

Commonly known as street address: 6229 COLEMAN ROAD, OLIVE BRANCH, MS 38654

AND THE SAID Grantor will forever specially warrant and defend the title to the above-described property unto the said Grantee and his heirs, representatives, and assigns, against the claims of all persons claiming by, through, or under the Grantor, but not otherwise.

The Grantee has thoroughly inspected, examined and accepts the parcel along with any existing structures, improvements, and appurtenances thereunto belonging, if any, and is purchasing same in "as is," "where is" condition, without warranty. In addition, Grantee understands that the Grantor, its agents, successors and/or assigns, have made no representation or warranties, other than as specifically set out herein, either expressed or implied regarding this parcel and that Grantee is purchasing same based on the Grantee's sole judgment and diligent inquiry.

By acceptance of this Deed, as evidenced by having same recorded, Grantee affirms the content of this document and expressly agrees to indemnify and hold Grantor, its agents, successors and/or assigns, harmless from any and all claims (whether made by the Grantee, its agents, successors, assigns or any other party) regarding any deficiency as to the condition of the property and/or any existing structures on said parcel.

If bounded by water, the warranty granted herein shall not extend to any part of the above-described property which is tideland or coastal wetlands as defined in the Mississippi Coastal Wetlands Protection Act and this conveyance includes any natural accretion and is subject to any erosion due to the action of the elements.

It is agreed and understood that taxes for the current year have been or shall be prorated on an estimated basis, effective the date of this instrument and are hereby assumed by the Grantee herein. When such actual taxes have been determined the parties hereto shall adjust the proration accordingly.

This conveyance and the warranty thereof is subject to zoning and/or other land-use regulations promulgated by federal, state, or local governments affecting the use or occupancy of the subject property, any and all prior reservations, restrictions, easements, exceptions, sales, covenants, and/or conditions of record, including mineral, oil or gas reservations, and any and all public utility easements, servitudes and rights of way and restrictive covenants which might affect the subject property.

Grantor Name and Address:

7105 Coporate Drive

Mail Station: TX2-982-03-01

Plano, TX 75024

Phone Number: 972-526-2541

Grantee Name and Address:

James E. Fowler and Gloria J. Fowler

6229 Coleman Rd.

Olive Branch, MS 38654

Phone Number: 901-360-9347  
Work 610-249-0420

TITLE NOT EXAMINED

## INDEXING INSTRUCTIONS:

LOT 15, SECTION A, ASBURY PLACE SUBDIVISION, SECTION 19, TOWNSHIP 1  
SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI

## Tax ID Number:

1064192900001500

## Mail Tax Bills to:

Community Mortgage Corp.  
142 Timber Creek Drive  
Cordova, TN 38018

## (Special Warranty Deed Continued)

WITNESS THE SIGNATURE of the Grantor on this 10 day of September, 2008.

## GRANTOR:

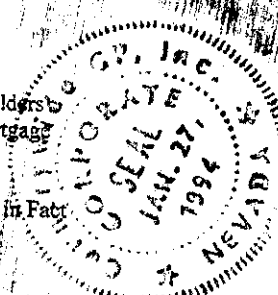
The Bank of New York as Trustee for the Certificateholders of  
 CWALT, Inc. Alternative Loan Trust 2006-OC11, Mortgage  
 Pass-Through Certificates, Series 2006-OC11

BY: Countrywide Home Loans Servicing LP, Attorney in Fact

BY:

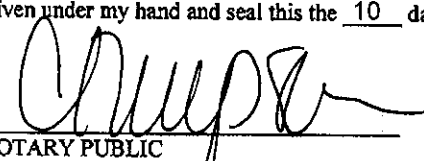


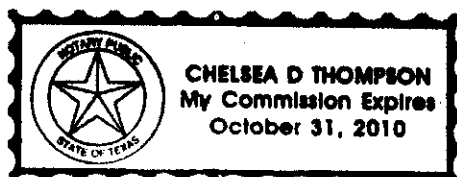
Nelda Kershner, Assistant Secretary  
 (Print Signer's Name and Title/Capacity)

ACKNOWLEDGEMENT

STATE OF Texas )  
 COUNTY OF Collin )

Personally appeared before me, the undersigned authority in and for the said County and State, on this 10 day of September, 2008, within my jurisdiction, the within named Nelda Kershner (Signer) who acknowledged to me that s/he is the Assistant Secretary (title/capacity) of Countrywide Home Loans, Inc. (Signer's company name), the Attorney in Fact for The Bank of New York (Grantor) and that in its capacity as Attorney in Fact for Grantor s/he executed, signed and delivered the above and foregoing instrument after having been authorized by Countrywide Home Loans, Inc. (Signer's company name) and Grantor to do so. Power of Attorney of record in Book 90, Page 178, in said Clerk's Office.  
 Given under my hand and seal this the 10 day of September, 2008.

  
 NOTARY PUBLIC  
 My Commission Expires



**EXHIBIT "A"**  
**(Legal Description)**

LOT 15, SECTION A, ASBURY PLACE SUBDIVISION, LOCATED IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 90, PAGE 36, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.